

SUBSTITUTION OF TRUSTEE

WHEREAS, on February 1, 2002, Tony Jurlds Married, Evelyn Jurlds Married, executed a certain deed of trust to Austin Law Firm, P.A., Trustee for the benefit of SouthStar Funding, LLC which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1456 at Page 72, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 302, Phase IV-A, Section "K", Kentwood Subdivision, located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 55, Page 13, in the office of the Chancery Clerk of DeSoto county, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, Bank One, National Association, as Trustee by: Saxon Mortgage Services, Inc., its Attorney in Fact pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, Bank One, National Association, as Trustee by: Saxon Mortgage Services, Inc., its Attorney in Fact, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute and appoint J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 14 day of August, 2007.

Bank One, National Association, as Trustee
by: Saxon Mortgage Services, Inc., its
Attorney in Fact

By: Callen

Title: CHRISTINA ALLEN AVP

STATE OF MN
COUNTY OF Dakota

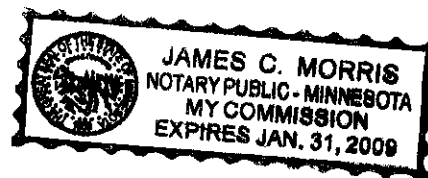
PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Christina Allen, personally known to me to be the AVP of the within named Bank One, National Association, as Trustee by: Saxon Mortgage Services, Inc., its Attorney in Fact, who acknowledged that (s)he signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned for and on behalf of said corporation and as its own act and deed, (s)he having been first duly authorized so to do.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this the 14
day of August, 2007.

[Signature]
Notary Public

My commission expires:

1/31/09
Prepared by:
J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
S&M# 06-1503



Index: Lot 302, Phase IV-A, Sec. "K", Kentwood S/D in Sec. 3, T2S, R8W, DeSoto County, MS